

## Fill in this information to identify the case:

Debtor 1 Chad A. Moseley

Debtor 2 Stephanie D. Moseley  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of AR  
(State)

Case number 15-bk-13561

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST Court claim no. (if known): 34

Last 4 digits of any number you use to identify the debtor's account: 8451

Property address: 907 Green Valley Drive  
Number Street

Bryant, AR 72022  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 / 01 / 2021  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Chad A. Moseley  
First Name Middle Name Last Name

Case number (if known) 15-bk-13561

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X/s/ Michelle R. Ghidotti-Gonsalves  
Signature

Date 02 / 18 / 2021

Print Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title Authorized Agent

Company Ghidotti Berger LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Avenue  
Number Street

Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949 ) 427 - 2010

Email bknotifications@ghidottiberger.com

**CERTIFICATE OF SERVICE**

On February 18, 2021, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
Gregg A. Knutson  
knutsonecf@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice  
Michaela Rice

On February 18, 2021, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
Chad A. Moseley  
907 Green Valley Drive  
Bryant, AR 72022

DEBTOR  
Stephanie D. Moseley  
907 Green Valley Drive  
Bryant, AR 72022

CHAPTER 13 Trustee  
Joyce Bradley Babin  
P.O. Box 8064  
Little Rock, AR 72203-8064

U.S. Trustee  
U.S. Trustee (ust)  
Office Of U. S. Trustee  
200 W Capitol, Ste. 1200  
Little Rock, AR 72201

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice  
Michaela Rice